

July, 1960

# the Canadian Realtor



Don Mills Development, Toronto (see page four)

**Preparation and Operation of a Subdivision**

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The Canadian Realtor is the official organ of real estate in Canada. It is published monthly for the Canadian Association of Real Estate Boards.

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CANADIAN REALTOR — JULY, 1960

- ★ *"It is well for a man to respect his own vocation, whatever it is, and to think himself bound to uphold it and to claim for it the respect it deserves." — Charles Dickens.*

**WILL THOSE GLORIOUS TIMES  
EVER COME BACK?**

Your editor recently took his car into a well-known and so-called reasonable auto shop to have a muffler repaired. While the car was up on the rack, the mechanic, who seemed exceptionally good at spotting trouble, but equally and woefully inept at repairing same — told us we needed a new master brake cylinder. Instructed to go ahead, he spent a total of three hours doing these two simple jobs. Twice during his work he had to call another mechanic over to solve some sort of problem.

The bill? \$49.66 for two jobs that in the hands of a good mechanic would have saved at least \$10. Would the manager recognize that the customer was being charged for the mediocrity of his mechanic? No, the manager would not!

Why have we departed from the usual editorial to emot on a non-real estate subject? Just this. It is important that every CAREB Member produce a little more than that which is expected of him. If we "tone-up" our operations, we shall become at least one profession which will receive heady accolades.

*Continued on page 7*

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*The preparation and operation of a —*

# SUBDIVISION

By J. E. Kelley Jr. & Alec Dixon

Estimated cost of this mammoth development is \$165,000,000. The 2253 acres involved will house some 7,000 families besides numerous industries, shopping centres, churches, parks, schools, etc.



*An aerial view of Don Mills in Metropolitan Toronto.*

One of the major changes in the Canadian economic scene during the past twenty years has been the emergence of a new industry — land subdivision. The subdividing of land for building is not of course new, but the impact which post war conditions have had on most, if not all Canadian municipalities, has forced many builders into land development in order to stay in business. This trend has increased to the point where land subdivision has now become a substantial industry without which all building — house building in particular — would be virtually at a standstill.

What are the conditions giving rise to this? The increased urbanization of Canada during world war two and during the immediate post-war period created an increased demand for housing in nearly every municipality in Canada. Immigration added further pressure for new homes. Because housebuilding has traditionally been a field of free enterprise endeavour, builders were able to meet the demand in all respects save one — the supply of serviced land. Where previously most municipalities had installed trunk sewer and water services in

order to have supplies of serviced building lots available, the increased capital costs represented by these services and the increased demands on municipal funds for schools and other social services prevented expansion. Faced with rising costs and limited resources, most municipalities in Ontario followed the lead of the Township of Scarborough which, in 1950, insisted that land developers install certain services *at their own cost* as a condition of approval of plans of subdivision in the contract known as the Subdivision Agreement. This action by municipalities has been the most significant single factor to increase the cost of serviced land — 222% from 1948 to 1958. This has resulted in substantially increased prices for new houses.

While it is true that profits have in the past been made in land subdivision and will continue to be made in the future, there are naturally correspondingly large risks involved. It should be carefully noted that the largest increment of profit is realized in the sale of raw land to the developer. When municipalities required subdividers to install their own services the capital resources neces-

sary for a company to subdivide land became greatly increased and many former land subdividers were forced out of the industry. In addition to the effects of supply and demand which are common to all industry there are certain decisions to be made in connection with land development which require careful analysis and planning. Let us consider some of the practical aspects which must be taken into account before a successful land development operation can be launched.

## SELECTION OF THE SITE

In contemplating the purchase of land for subdivision a developer must weigh and consider many factors. He must decide whether he intends his development to service low, middle or high income family formations. He must decide on the size of lots which will be featured in his subdivision and whether the tax charges likely to be levied against such lots can be carried by the persons to whom he ultimately intends to sell houses. In addition to topography and other physical features of the land in question he must consider the availability of sewer and water services, and the costs to be incurred in connecting

Mr. Kelley is a graduate of the U.S. Naval Academy, Annapolis. He served the war years as a destroyer navigator then later as a carrier-based fighter pilot. He spent several post-war years with Stone & Webster Engineering Corporation as a resident engineer engaged in construction of industrial plants. Since 1953 he has been associated with Don Mills Development Ltd. of which he is now Vice-President and General Manager.

Mr. Kelley also gives credit to Mr. Alec Dixon, Executive Director of the Urban Development Institute — Toronto, who assisted him in the writing of this article.

the internal services of his subdivision to those of the trunk services provided by the municipality. He must make a careful examination of the official plan covering the area he proposes to purchase, if such a plan exists, and make a study of the land use bylaws of the municipality which will effect the type of subdivision he proposes to develop. It is essential that he contact CMHC concerning the suitability of the proposed site for participation in our National Housing Act, particularly with respect to the proximity of railroads, nearness of main communications, etc. At the preliminary stage of planning the would-be land developer requires the services of a lawyer who is experienced in such transactions. He must make a careful search of all titles of property in the general area considered before drawing up the offer to purchase from the owner or owners whose property is to be assembled for subdivision purposes.

Many would-be land developers have suffered serious financial losses through careless or inadequate preliminary investigations before making an offer to purchase. The mere facts of topography — rolling hills, trees, shrubs, etc. — are not sufficient to ensure the success of a proposed land development project. The cost of carrying land is high and unless the conditions to be encountered are clearly understood at the outset, a would-be developer could find himself in serious financial straits while awaiting the many approvals which are necessary to permit his development of the project.

#### AGREEMENT OF PURCHASE AND SALE

In making an offer for the purchase of lands for subdivision the name of an individual is usually used in lieu of a limited company, however the offer should indicate clearly that the obligation of the purchaser in such a case would terminate when he assigns the agreement to a company formed or to be formed for the further development of the land. If such a company is in fact a trustee for a syndicate the fact should be noted in the agreement.

When land is being purchased for development the usual clause which appears in most printed forms of "offers to purchase" to the effect that registered restrictions and covenants which run with the land shall not be deemed encumbrances if they are complied with, should not appear. To attempt to comply with such restrictions might well inhibit the nature of the planned development of the area.

For example, in purchasing farm land there might be a restriction registered against the title to the effect that not more than one dwelling should be erected or stand at any one time upon a parcel of less than two acres. Obviously, this would restrict development.

Because of the complex nature of a land purchased for subdivision purposes, it is advisable in most cases to include in the offer the provision that the vendor would support any applications for zoning changes which the purchaser might make. Again, and because of the many variable factors involved it is prudent that the purchase agreement contain some provision which would permit the purchaser the right to terminate the agreement upon written notice to the vendor. This clause is particularly necessary if the developer is assembling a block of two or more parcels and wants all or none. Usually a penalty is involved on the exercise of such a provision but such a loss could be more desirable than the greater loss on the whole.

When land is purchased for subdivision the agreement will usually provide that the vendor take back a mortgage for a substantial portion of the purchase price. However, to enable the purchaser to subdivide, develop and sell the land, it is necessary that such a mortgage contain a number of special provisions as, for example:

- (1) *The consent of the mortgagee to any subdivision plan or plans.*
- (2) *Releases by the mortgagee in respect of any easements which may be required for public utilities, drainage, and sewers, in anticipation of conditions likely to be set by the municipality before approving a plan.*
- (3) *Release by the mortgagee of lands required for the widening of abutting highways.*
- (4) *Partial discharges of certain parts of the land as may be designated by the mortgagor from time to time and upon payment of defined amounts.*
- (5) *The right of the mortgagor to remove buildings, grade the property, install services and do other work relating to the development of the property.*
- (6) *The privilege of pre-paying any part of the mortgage moneys at any time without notice or bonus.*

#### PREPARATION AND APPROVAL OF DRAFT PLAN

The most complicated single stage

in the subdivision of land is the preparation and approval of the draft plan of subdivision. In the Province of Ontario, and under the terms of the Ontario Planning Act, this process may well take two years and involves dealing with several score different federal (particularly CMHC), provincial and municipal departments, corporations, companies, branches, commissions, councils, boards and agencies.

A land developer usually has or engages an engineering staff for the preparation of plans but if not, it is customary to retain consulting engineers since the preparation of the draft plan is a major undertaking and must contain a wealth of information. The following extract from Section 26 of the Ontario Planning Act gives some indication of the detail required:

*"The Draft Plan shall show the boundaries of the land to be subdivided, certified by an Ontario Land Surveyor, and shall indicate,*

- (a) the locations, widths and names of the proposed highways within the proposed subdivision, and of existing highways on which the proposed subdivision abuts;
- (b) on the small key plan, on a scale of not less than one inch to one thousand feet, all of the land adjacent to the proposed subdivision which is owned by the applicant or in which the applicant has an interest, and the information specified under Clause C;
- (c) every adjoining subdivision and the relationship thereto of the lands proposed to be subdivided, and the relationship of the boundaries of the land to be subdivided to the boundaries of the township lot, or other original grant of which such land forms the whole or part;
- (d) the purpose for which the lots are to be used;
- (e) the nature of the existing uses of adjoining lands;
- (f) the approximate dimensions and layouts of the proposed lots;
- (g) natural and artificial features such as buildings, railways, highways, water courses, drainage ditches, swamps and wooded areas within or adjacent to the land proposed to be subdivided, and anything within or adjacent to such land that constitutes a fire hazard to the proposed subdivision;

*Continued on page 14*

**— SEE SUB-DIVISIONS**

# HOW ONE FIRM ADVERTISED INTO THE \$8,000,000 YEAR BRACKET

Town of 4,500 supports  
multi-million dollar  
yearly operation



Paul S. Starr & Co. Ltd., Realtors of Orangerville, Hanover, Owen Sound, Flesherton and Brampton, is one of Ontario's youngest (in years) Brokerage firms. Starting from scratch 13 years ago, Paul Starr has built up a staff of ~~five~~ offices, 22 salesmen and a reputation as an alert advertiser.

Some small measure of his success was the introduction and aggressive use of "STARR'S PICTURE CATALOGUE". Sales last year totalled over \$8 millions, a remarkable feat when you consider their head office is located in a town of 4,500. The Starr organization obviously lives up to their motto: "*We Sell Rural Ontario*".

Starr's Picture Catalogue had a humble beginning. In the manner of Topsy, it "just grew". By no means did it leap full-fledged into the Catalogue that you now see. Years ago when Starr Real Estate was struggling to get along, the forerunner of the Picture Catalogue was born.

You all have experienced the real estate "shopper". They look at this and that, they hum and they haw. Then get away on you without committing themselves. The best you can ever get out of this elusive type is "drop us a line if you have something you think we will like".

Naturally we kept dropping them a line. Line after line after line. But as business kept growing, more customers kept coming, more shoppers—more letters. This letter writing was fast becoming an endless chore. It

just seemed to stretch from one week to the next. It finally reached the point where the salesmen were spending more time writing letters than they were actually selling.

Next step towards Starr's Picture Catalogue was the purchase of an old second hand Gestetner duplicator (we won't charge Gestetner for that free advertising), and the battle of the letters continued. Now it became more along the line of a bulletin released to people who were interested in certain types of properties. The old Gestetner began to get creaky in the joints.

We stayed with Gestetner and bought a brand new machine and some lucky salesmen was always delegated to crank out the mailings on the new Gestetner. It wasn't a labour of love exactly—but the salesmen sure loved the response that came in

from those printed bulletins. By now the single sheet bulletin had multiplied ten or twelve times over. The sheets were gathered into a neat little booklet, a cover put on, the whole effort stapled together and mailed out in envelopes.

To mollify the grumbling salesman we purchased a used (and how) offset printing press. Now our troubles really multiplied. It became necessary to hire our own printer to operate this machine. The salesmen were free to once more return to the job of selling properties. With a full time printer, the production of Starr's Picture Catalogue really began in earnest. Actual snapshots of the properties could now be reproduced on the printed page along with the selling message.

Once again, increased production brought increased headaches. The "old monster" (as the whole staff affectionally called the offset printing press) began to give us trouble. As the production of the catalogue kept increasing the operation outgrew the little back room upstairs which was the printing department.

So, the "old monster" was moved downstairs into the biggest room and this became the printing department. With the passing of time, the monolith found the weight of years leaning a bit heavy. Troubles and more

troubles. With regret, a passing sigh of pity and a sigh of relief, it was dealt in on a newer, superior model and the catalogues now went out as slick as goose grease.

The picture taking, copywriting, editing, printing and assembling the catalogue has now reached the proportions of a full-time job for the advertising manager, a secretary Betty, plus another girl Mary. Betty does all the typing plus "paste ups" for reproduction as a printed page. Mary develops the films, makes 5 x 7 prints for the 15 bulletin boards across Western Ontario, and does the line and screen negatives of the "paste ups" which later become the printed page. Then besides these, there is the printer Alf and the girl Edna who assemble and fold the catalogues (a tedious job if there ever was one!)

Starting around the 1st of April (or whenever the snow goes) the mad

These special issues average around 50 to 60 pages. They are quite popular at these events. They also make a good ice breaker and a conversation starter with visitors.

The Summer of 1959 brought a decision to be made—and a tough one. The last catalogue in the 1958 series had gone out to over 22,000 persons on the mailing list. As you can well understand, this represented a sum of money that you just don't spend like a drunken sailor. As near as figures would tell us, each Catalogue was costing approximately 22½¢. Added to this fixed cost was postage, envelopes, wages and other incidentals which kept multiplying.

Finally after much thought, discussion and chewing of the rag, it was decided to charge 25¢ for each catalogue. It was a tough decision and it was fully expected catalogue requests would turn into a big fat goose egg. You can imagine our surprise—

of each advertisement in the catalogue. A newspaper ad is forgotten or by-passed in about 3 days. The Catalogue and all its ads are in the proper prospect's hands for a month or two. We actually have received enquiries from catalogues that were 10 months old. Enquiries have also been received from Britain, U.S.A., France, Germany, Trinidad, and Mexico, not to mention all across Canada from Newfoundland to B.C.

In conclusion, we have had a lot of headaches, criticisms and compliments on our still growing Picture Catalogue. If we had it to do over again—why, we would very likely go right ahead and publish a Picture Catalogue. We are definitely sold on the benefits and public relations value of this medium and would urge other Brokers to seriously consider the advantages of this type of advertising.

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#### EDITORIAL —

*Continued from page 3*

Let us not become a profession that only demands... never gives. A little more attention to customer service will produce the desired effect, we are sure.

Let us look at excerpts from an opinion, gratefully written by an Ad man who had occasion to take his car into a newly-opened garage. The foreman of the garage gave the chap a complete estimate of what the repair would cost. The estimate came to \$35.

"Imagine my surprise" said the Ad man "when I was told my car was ready, I went over to pick it up and found, not only had the bill been reduced to \$31 but also that the firm had washed, polished the outside, cleaned the chrome and vacuumed the interior.

"A beautiful job of cleaning my car... but I didn't order it... anyway, what do I owe you for it?" he exclaimed.

"Nothing" he was told. "It is part of the service we intend to give each of our customers."

*The human race is becoming quite selfish.* Let us in the real estate profession make people who utter the foregoing statement, qualify their remarks. Let us make them add the word *some*... "some of the people in this world are selfish!"

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The largest palace in the world is the Vatican Palace, Vatican City, in Rome. Covering an area of 13½ acres, it has 1,400 rooms, chapels and halls of which the oldest date to the 15th century.

Staff responsible for the Starr 84-page May Edition look over their efforts. Left to right: Mary Wilson (photo dev., processing and plate making); Glen Thuell, Ad Manager, copywriter-photographer and Betty Thompson (typing and pasteup).



rush starts to get out the first catalogue. All Winter long the farms have been listed one after another. Naturally these vendors want to see their farm in the first catalogue—and we want it in there to catch the farm buyers. That is when the poor advertising manager (Glen Thuell) catches it on all sides. No matter how many hundreds of miles he travels and dozens of listings, there is always somebody who is missed.

The minimum print order is now 6,000 catalogues with approximately 80 pages in each of the 6 Spring, Summer and Fall issues. Special catalogues are printed for the International Ploughing Match, the Sportsmen's Show, and the Home Show.

pleasant surprise—to observe how catalogue sales levelled out around 5,000 and then began to climb slowly upwards. As stated before, 6,000 is now the smallest printing order for the regular catalogue. During the peak selling seasons, the print order is up to 8,000 and sometimes more.

It is our experience that the Picture Catalogue is a prime help in securing and holding listings. The Vendor is pleased to see his property illustrated in the catalogue. Friends and relatives also see his property pictured in Starr's Picture Catalogue. This provides a lot of yeast for the conversational dough and word of mouth advertising for Starr Real Estate.

Another advantage is the long life

# The Psychology of Colour



"It's a contented room — don't you agree Mrs. Jones?"

Thrilling colour! It's half the fun of a colour T.V. program, the beauty of a landscape and, an amazing factor in determining how we feel—and what we buy!

In this day and age, where we have reached the high plateau of motivational research which has explored our every emotion through depth-study, we find more and more tendency to exploit the maxims that aid us in promoting our business.

Take colour for instance. Psychologists can actually determine whether a man is a retiring individual or a go-getter, simply by recording his colour attitude.

Real estate brokers can put this colour awareness to practical use, in a variety of ways:

1. The use of certain colours in certain rooms in their offices.
2. The advice they offer vendors who intend to redecorate before their home goes on the market.
3. Compatible colour-used by property managers who seek the maximum of good taste in both the interiors and exteriors of buildings under their control.

Before we go into the study of colour-use for modern practice we might examine the sub-conscious urgings that prompted primitive people to use certain colours for certain taboos.

Colour therapy was practiced almost from the beginning of recorded history. Primitive medicos used various

colours to banish diseases. The Russians, for example, used to fasten nine skeins of red wool around a child's neck to ward off scarlet fever. The ancients thought jaundice could be cured by gazing at a bird called the Stone Curlew, whose bright yellow eye would surely "draw off" the disease. Among the ancient Hindus and in many of the modern African tribes, rainmakers would try to lure black rain clouds by dressing in black, eating burned-black food and sacrificing black cattle!

How about the odd superstitions many primitive peoples entertained? Red meant heaven to the Chinese, while to the neighbouring Tibetans it meant evil goblins. To an Armenian tribe of nomads, their worse curse was "May you die in blue garments!"

According to a psychological study made by Johns Hopkins University, the following facts were obtained:

If the walls around you are painted blue or green then you are probably more relaxed than you would be had they been painted a neutral colour such as grey. The room seems larger than it is, for colour such as blue or green tend to recede into the background, appearing farther away than they actually are.

If you are the sales manager of a real estate office and you wish constant stimulation, you would no doubt choose advancing colours such as warm red, yellow or orange. In fact, if you favour these colours you are probably a good salesman for they

suggest that the person is an outgoing "extrovert".

The colour combinations that seem to be favoured by executives with better-than-average educational backgrounds, are beige, slate blue, ivory and other subtle hues obtained by mixing colours.

Take for instance the advent of coloured telephones into modern society. In order to divorce themselves from the socially unacceptable black, the Bell Telephone people are promoting coloured phones for business and homes alike.

Even the phones they claim, can effect the thoughts and emotions of those using them.

## Colour analysis

In essence, a broker may utilize his colours according to the situation:

- a. If he wishes to enjoy quiet, restful surroundings, pastel blues or greens are useful.
- b. For the ladies, an off-white seems a good colour, especially in certain rooms in the home, bedroom for instance. A famous trans-oceanic passenger line spent \$50,000. testing various colours for use in their staterooms. Off-white was finally chosen as the best colour scheme.
- c. For property management brokers, the choice of colour compatibles is determined by the prime use to which their building is put. For instance, if they manage a co-operative apart-

ment, middle to upper income, and whose tenants are middle-aged to elderly, the best colour scheme would be that which is restful.

For young people, warm colours in the foyer, hallways, etc. could be used.

- d. Sales managers, salesmen and creative people would be wise to consider warm colours for their surrounding—yellows, pinks and reds with colours that are compatible. These stimulate the imagination.
- e. The office in which you try to close sales, should be restful. For instance, if you have a red combination as your salient colour, you could conceivably arouse contrary thought or even antagonism.

Remember the modern concept of selling property? "... You don't sell brick and stone ... you sell good living!" If you follow this sensible advice, you could put it to work the next time you show a home.

As an example: if the home you are showing has been expertly painted, and the living room is quiet and restful, you might drop a subtle hint by saying "this room seems quite restful ... almost contented ... don't you think, Mrs. Jones?"

If the recreation room is decorated in warm colours you might say "Here is a lively room, intended for lots of fun ... don't you agree Mr. Jones?"

The broker or salesman who keeps abreast of these motivational studies and better than that, actually uses them to his own advantage, finds that his ratio of sales to showings, will increase considerably.

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And then there was the proud couple showing guests through their eight-room home. Ushering the visitors into the living room, they pointed to the furniture and mentioned that they had secured everything in that room by saving soap coupons.

The guests were impressed. Later, when the host and hostess made no effort to show them the rest of the house, they remarked on this. The host said "Oh, the other rooms? You wouldn't really be interested in those ... they're filled with soap."

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- Action makes more fortunes than caution.

# Book Review

One of the most comprehensive books to cross the editor's desk in some time, arrived last month for review. The book, paper-covered to keep down costs, is entitled "Trade-in Housing Management" and authored by John M. Hess, Assistant Professor of Marketing, University of Colorado. It is part 11 of the business Research Series for the graduate school of business, Stanford University, California.

The book was sent to us by Honeywell Controls Ltd.

The author of "Trade-in Housing Management" examines the growth and importance of trade-in transactions ... selection of trade-in plan and policy to be used by Brokers ... selection of clientele to be served ... capital requirements ... risk and profit ... basis for selection and many other important segments of this specialized business.

Although the book has several terms peculiar to the U.S. mortgage picture, nevertheless, Canadian Brokers can read their own connotations into the chapters in which American terms occur.

The book is being distributed by Honeywell Controls Ltd., Vanderhoof Ave., Toronto 17, Ont. Write them direct.

The cost is \$1.25.

## TIPS FROM THE LIP

"People who keep looking outside themselves ... keep on getting fresh ideas." —McCann Erickson concept

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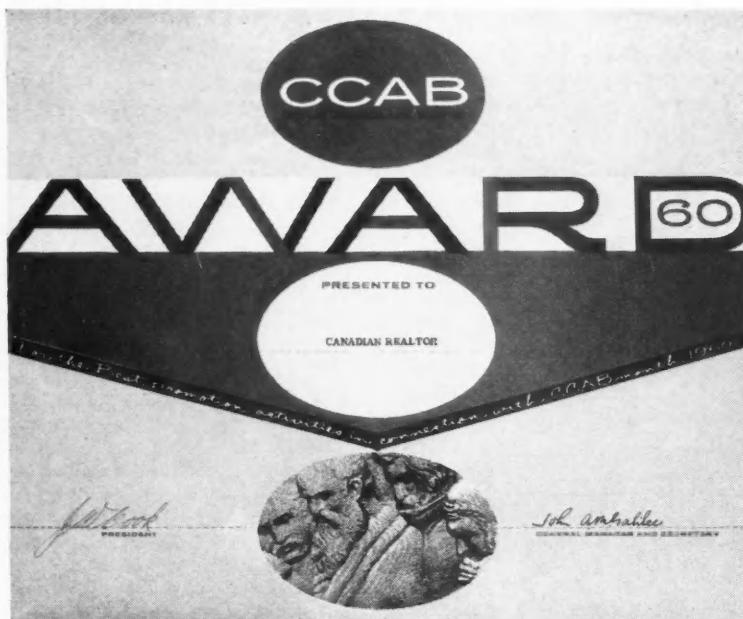
"Who's going to look at a new house? A woman? Why not sprinkle a little eau de cologne, to take away that nose-gripping smell of wet plaster?" —Marketing

"In classified advertising why use the trite phrase 'Nice yard' when an appeal to the emotions would do so well. 'A healthy carpet of grass, accented by a tasteful arrangement of shrubs and trees.'

—Ted MacDonald's workshop

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- If a man loves to give advice it is a sure sign he himself needs it.



THE CANADIAN REALTOR MAGAZINE'S editorial staff was recently presented with an award for excellence of an editorial published in the January, 1960 edition. The presentation was made by Canadian Circulation Audit Incorporated, a non-profit group which has as associates, several hundred Canadian media.

The Canadian Realtor award was one of seven made in this 313-member group.

## HEAD OFFICE

213-9 Notre Dame Ave.  
Winnipeg 2, Manitoba

EXECUTIVE DIRECTOR  
W. N. Mulock

## Special Factors in Appraising for Expropriation

By J. Alan Baker, B.A.

J. A. Baker, B.A., is a partner in the firm of Crease and Co. and former President of the Victoria Bar Association. He is a Bencher of the Law Society of B.C. and lecturer on law at the Victoria Night School.

For our purposes, expropriation may be defined as the forcible purchase of land. The right of forcible purchase does not exist at common law—it must be found in an Act of the Dominion or Provincial Parliaments. The power may be given to the Dominion Government, the Provincial Governments, municipal councils, public utilities and private corporations such as power corporations and railways.

The principal subject of expropriation is land, but interests in land, such as rights of way, on, over or under the surface may be also expropriated.

Our chief interest is in the process of arriving at the compensation to be paid to the owner of the land or interest expropriated.

All modern authorities and text writers agree that the compensation must be the sum of money which will put the owner in a position as nearly as possible the same as the position he occupied before the expropriation—he must not be better off, and, as well as money alone can compensate, he must not be worse off. Money cannot, for example, compensate for the *lost* view, or for the *emotional* attachment to the old family home.

Another way of putting it is to say that, *the measure of compensation is the value of the land to the owner in its actual condition at the time of taking.*

Note—it is the value to the owner—not to the body expropriating. For example, the land being expropriated may contain gravel deposits valuable for the project to be built on the expropriated land, but of no other value because of remoteness from markets. No special value may be given to the land because of the gravel.

The sum of money which will put the owner in the same position as before the expropriation—or—the value of the land to the owner—will not be less than the market value, but it may be more.

The factors which may give it more than market value have been described by Mr. Justice Challies in his book "The Law of Expropriation" (1954) as

(a) *Special Value*—due to the special use to which it is actually and presently being put by its owner—i.e. a factory's advantageous position between a railway and the water—but not reflected in the market value because there are no other possible purchasers in a position to exploit those advantages. Other examples could be college land, or a golf and country club. It is immediately obvious that this is a difficult thing to express in money—and I will try to deal with that point shortly.

The second special factor which may fix the compensation above market value is:

*"Prospective or potential value".* Although the land now being expropriated may be farm land, its potential value as building lots must be considered if that potential is reasonably capable of realisation—it must not be merely a remote possibility—as for example hot springs in a remote area, land abutting the sea which might become valuable if a foreshore lease could be obtained and sufficient capital raised to build a dock.

One of the potential values of the land may be its special adaptability—it may have unusual and unique features as regards its position or its

potentialities—it may contain valuable deposits of gravel, it may be particularly suitable for a reservoir, or particularly suitable to the owner for a future extension of his factory although no one else would or could put a factory on it.

"*Special Value*"—present special use.

"*Special adaptability*"—future special use

How does the valuator calculate the following factors? Market value (in every case), special value, potential value and special adaptability in some cases?

In determining market value there are a number of criteria which the Court may consider:

(1) *Purchase price*—price at which the owner acquired it—obviously the importance of this evidence will vary with the circumstances of the purchase—its date, whether it was a sale on the open market—economic conditions at the time—but at least it is a good starting point.

(2) *Sale of neighbouring property*—so long as the sale took place before the expropriation—obviously the property must be similar as to situation and use, but if it is, then recent sales will provide a valuable guide.

(3) *Municipal Assessment*—have some slight value—at least to keep the valuation from "drifting too far from the actual and the real".

(4) *Earning power of property*—if the property is rented in the normal way then the net rental revenue is a good test, because the purchase price is strongly influenced by the possible return—but in using this method you must take care to distinguish between income earned by the business being conducted on the land as your valuation, because it is the land that is being expropriated. The owner

may recover compensation for disturbance and loss of his business, but that will be allowed under a special heading and not as value shortly.

Another cautionary note—do not value the buildings separately or the standing timber separately, those things are of course, factors, but not separate items.

(5) *Replacement value* is considered to have only a slight bearing on market value, but it may now be used as a factor. And if the land is being put to a special use or is unique—a large and very expensive house, or hospital, say—the replacement value may well be the best test.

(6) *Evidence of the value* at which the owner carried the property on his books is a factor, as are offers to sell shortly before the expropriation, or valuation for death duty purposes.

#### REPLACEMENT VALUE

How does one value the land if one or more of the factors of special value, potential value, and special adaptability are present? As we have seen, replacement value may be the best means of valuing special value. In the other two cases, potential value and special adaptability—remember first that it is the present value of the potentialities that must be estimated—not the value when the potential has been realized.

The method of valuing these unusual factors has fortunately been discussed by the highest Court in Canada, the Supreme Court of Canada—and it has approved the following formula: *the value is that price which a prudent man in the owner's position would be willing to pay rather than fail to obtain it.* That is, imagine that just before the expropriation, the owner is not the owner but is in occupation of the land, and knows and appreciates both its present value and the present worth of its future potentialities. Its value to him is the price which he, being a prudent man, would pay rather than lose the property to someone else.

This rule is set out and discussed at length by the Supreme Court in a case which originated in Victoria—the expropriation of the land for the new post office, part of which was owned by Diggon-Hibben Ltd. The question most debated there was the damages payable for disturbance. Mr. Justice Locke said:

"It is a thing of value, capable of being expressed in money, for the owner to be permitted to continue in

possession in the operation of his business and to avoid the cost of moving and such disruption as might be caused by having to do so. That value is clearly to be included in determining what the property is worth to the owner. In addition, if a business location is a particularly favourable one in which to carry on operations for the owner and, another equally satisfactory one is unobtainable, the lands have an added value to him, the present worth of which should be calculated".

I might be permitted to add my comment that this test can usefully be applied not only in the cases where special values may exist but in every case, and I recommend it to you as a basic rule of compensation.

(REPEAT) *the value is that price which a prudent man in the owner's position would be willing to pay rather than fail to obtain it.*

#### UNFORSEEABLE FACTORS

Let me add this one further comment. While it would be pleasant to have a set of detailed and particularized rules, rather than this general rule, no Court has ever attempted—but many have declined—to set them out. An exhaustive list is impossible, because the complexity of human affairs makes it impossible to foresee every factor which might affect the value to the owner. I can do no more than indicate by these examples the kind of thing that enters into the valuations.

There is a further factor we should mention—the percentage allowance for forcible and compulsory dispossession—over and above all estimates of actual damage. At one time this allowance was frequently given. The present state of the law in Canada appears to be to give it sometimes, but there are no clear rules for determining the times when it will or will not be given.

If part only of the property is taken, the value of the whole should be estimated, then the value of the portion left after the expropriation—and the difference is the measure of compensation—less, if the statute authorizes it—the benefit conferred on the remaining portion by the works being executed on the appropriated land.

#### INJURIOUS AFFECTION

When part is taken, there may be a further compensation also for "injurious affection" to the land not expropriated. I cannot spend much time on this except to say that it arises where:

(1) the damage to the lands not taken must arise from acts done upon the expropriated parcel—not from anything done by the expropriator on other expropriated land.

(ii) the damage must arise directly from the expropriation—e.g. no damage because a railway on the expropriated land might increase the chance of thefts or accidents.

I should perhaps make it clear that all the above rules apply to those lands and buildings which can be said to have a market value. They do not apply to compensation for extensive operations such as public utilities. Special considerations apply to such cases.

#### OWNER HAS ONUS

The onus—or the burden of establishing the value is on the owner. He will call experts to say what value they put on upon the land. It is unlikely that any two experts will agree exactly, because "there is not in general any market value for land, in the sense in which one speaks of a market for shares or a market for sugar, or any like commodity". The Court may not "average the experts"—add up the valuations and average them. The Court must make up its own mind with the assistance of the experts. These experts must be able to satisfy the Court that they have used all those—and only those—criteria which are relevant. They must satisfy the Court they are not partisan—they must be prepared to change their valuation if it proves that some of the facts on which the valuation is based are wrong.

And the expert must be prepared to advise his client on the same basis. The adviser for the client wants an open valuation which is tough enough to withstand a penetrating cross examination, but flexible enough to yield to new facts if any should unaccountably appear.

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The largest private house in the world is Biltmore House, Ashville, North Carolina, owned by Mrs. John F. A. Cecil, daughter of George W. Vanderbilt. The house was built between 1890-95 in an estate of 119,000 acres at a cost of \$4,100,000 and contains over 100 rooms.

The smallest house is in Conway Quay, North Wales. It is a 19th century fisherman's cottage with a 72-inch frontage, 122 inches high and contains two tiny rooms and staircase.



BEFORE:

"Ugly and dated" was how the owner described this old house before exterior renovation.



AFTER:

"Pleasant and dateless" is the same house with front elevation converted into a simple colonial design.

## NEW BOOM COMING IN OLDER HOUSES

A new boom in old houses located close to the centre of Toronto is predicted by J. V. Laffey of W. H. Bosley & Co. real estate brokers.

Mr. Laffey, head of the Toronto firm's residential real estate department, said the "rat race to and from downtown, with all its inconvenience and strain, is convincing more people from day to day of the advantages of living in a close-in location."

Writing in the current issue of the Bosley Real Estate Review, he called for rigid enforcement of present zoning by-laws to protect older residential districts for which demand will rise sharply in the next few years.

"If the public can be reassured that there will be no further by-law infringements, the demand for large homes in convenient close-in locations will be so great in the course of the next few years that all the older homes in the fine old city residential neighbourhoods will be refurbished and rejuvenated. Their effective lifetime will thus be prolonged indefinitely."

Another factor contributing to the current attraction of older houses is the increase in size of the average family since World War II.

"The majority of post-war housing has been built to accommodate pre-war families," Mr. Laffey states. As a result, today's demand is for older houses which are the only ones with adequate accommodation for a large family. The three-storey house, considered obsolete a short time ago, is again in demand.

"The old theory of the rise and fall of residential neighbourhoods has been exploded," Mr. Laffey notes.

It used to be thought that all residential districts had to go through a definite cycle, starting with the building-up period when values increased, followed by a period of equilibrium during which they remained stable, but inevitably falling into decline thereafter.

"Actually, provided with proper protection by strict adherence to zoning by-laws, there is no reason why the life span of good residential districts cannot be prolonged to cover many generations.

Age by itself need not necessarily mean that either a neighbourhood or house is obsolete, he points out. Age can give increased charm to both—provided the neighbourhood is protected from objectionable intrusions and the house is protected by adequate maintenance.

Mr. Laffey outlined the three major types of house depreciation as: physical depreciation (due to wear and tear and action of the elements); functional depreciation or obsolescence; and economic obsolescence or area depreciation.

Area depreciation, which is a loss in value due to conditions surrounding the property, rather than any fault in the property itself, can cause a greater shrinkage in value to the property than the other two types of depreciation combined. This means that the preservation of the neighbourhood is of paramount importance to maintaining the value of each individual property.

Physical depreciation could be prevented for the most part by adequate maintenance. Functional depreciation is a separate problem, due to the rapid changing of ideas about design and equipment which make many houses functionally obsolete, to some extent, when they are newly built.

Most of the functional obsolescence in older houses is curable. "In many cases it may just mean a new kitchen, or new fixtures in the bathrooms."

The Review carries "before" and "after" illustrations of Mr. Laffey's own home to prove his contention that obsolete exterior designs can be cured with "a little imagination, and not too much money."

The front elevation of the house, which appeared "dated and ugly", was converted to a pleasant appearance by use of a simple colonial design which is dateless."

\* \* \*

### MONTREAL

*Continued from page 21*

Let him ignore some such plan and the two wild horses, hurry and indecision, will throw him for sure.

Our favourite theme, and I believe the mark of a true professional, is qualifying the listing. The home which has been listed with painstaking attention to details, from electrical outlets, to the angle of the roof, cannot fail to impress the buyer. The clincher is one word—proportion. The home which lacks acceptable proportions can easily be over-priced and the advertising budget is stretched a little more. Time spent trying to sell a living room 12'6" x 22' if the public wants 14' x 19', is wasted unless you make allowance for such lack of proportion in your asking price.

# FUTURE REAL ESTATE BROKERAGE WILL DEMAND MORE EDUCATION

By Garth Webb, F.R.I.

The appraisal of real estate is practically an infant among Canadian Realtors. The future is unlimited for he who is trained. Every new highway, subway, government project involves appraising and the surface of fee appraising for mortgage purposes hasn't been scratched.

Every day million dollar decisions are made on real estate value matters with inadequate and inaccurate advice often given by ill-trained real estate people. These and all branches of business and industry are literally standing with their money in their hands waiting to buy a sound appraisal report prepared by a trained real estate practitioner.

Property management is another field that is crying for help. The local broker in Okotoka, Alberta, can have his overhead paid for life if he learns property management and contacts absentee landlords with a summary of money saving features in the service he can then offer. This is a small measure of the opportunities available all the way to the large centres where the cut of the management pie now goes largely to old firms whose techniques are often as out-dated as commission cutting.

Probably most of the readers of this esteemed journal have more opportunities for investment and syndication within a stone-throw of their office than all the deals they made last year. How can the untrained man hope to compete with the broker who can explain tax savings, estate advantages, depreciation schedules plus economic and accounting issues and a rational study of future trends based on sound planning knowledge? This, of course, is a build-up to recommend the three year course offered by the C.I.R. Not only does it offer all of the above advantages but it is available to all under an ideal arrangement. Correspondence lessons and private study permit the hard working real estate salesman to occupy the gaps in his working day constructively. Not only this but tutorship, by graduates of the course, is being arranged in most centres. Now more than ever before, the door is open for the ambitious salesman to equip himself for the golden sixties.

The training of a large number of real estate personnel is vital to the future of our business. We stand at the crossroads and must direct our footsteps toward professionalism to survive. The oncoming buyers market will not tolerate continued payment of substantial commissions to chauffeurs and municipal guides. If we fail to develop as professional people charging fair fees for useful advice and guidance, we will end up at the level of our rotten apples whose inferior services can only command reduced payment. Civil servants, lawyers, speculators and all types of fringe promoters are waiting to take over our function if we do not develop standards of performance that will secure our unlimited future potential.

The best thing we can do to take a long step along the right road is to solidify our ethical practices, co-operate with each other without reservation and extend and improve our technical equipment. There is no better way for every salesman to improve his investment in this future than to enrol for the C.I.R. course. This is the chest that contains the tools to build a solidly-constructed future for our business and for ourselves.

Today Canadian real estate offers the greatest selling career ever available. The sixties must bring to our country, even without immigration, the increased population needed to sustain our economic boom. However the day of the fast talking huckster that makes an overly high income with sugared words and glowing promise is gone. The new day will see the appraiser, the town planner, the property manager, the tax expert, the investment-wise person take over. This composite man is the well-trained and knowledgeable real estate man.

To estimate the future of house sales requires no crystal ball. The handwriting on the wall is in capitals two feet high. Every broker in the country wants trained personnel. Any well qualified salesman can choose his spot. Only the trained salesman with a knowledge of sound principles and with the practice of good ethics can hope for a high income. Mortgaging, zoning, legal studies, town planning and economics are musts as arrows in our quiver for the future. The sixties will be the golden future for those who are trained and equipped.

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Two Calgary Oilmen decided to buy a \$15,000 Lincoln. One turned to the other and said: "Let me buy it . . . you paid for the lunch!"

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A barman, hearing that his customer had a bad cold, said sympathetically: "Too bad you don't have pneumonia, the Doc's know how to treat that."

## C.A.R.E.B. TORONTO CONVENTION

OCTOBER 2nd to 5th, 1960

To: H. W. Follows,  
109 Merton Street, Toronto 7, Ont.

Make cheques payable to:  
Canadian Association of Real Estate Boards

I plan to attend the conference, and enclose my cheque for \$ ..... to cover the registration fee. It is understood that in the event I am unable to attend, this advance will be refunded to me, provided I advise before September 15th, 1960.

NAME ..... STATUS .....  
(Broker, Salesman, Guest)

ADDRESS ..... CITY & PROV. ....

I am a member of the ..... Board.

Arrival date and time ..... Departure date and time .....

Below I have indicated exactly how I would like my name to appear on my identification badge:

MY NAME ..... WIFE'S NAME .....

See page 19 this issue for Hotel rates

## SUB-DIVISIONS

*Continued from page 5*

- (h) the availability in nature of domestic water supplies;
- (i) the nature and porosity of the soil;
- (j) such contours or elevations as may be required to determine the grade of the highways or the drainage of the land;
- (k) the municipal services available or to be available to the land proposed to be subdivided;
- (l) the nature and extent of any restrictive covenants or easements affecting the land proposed to be subdivided."

## DRAFT SUBMISSION

The draft plan is submitted to the Community Planning Branch of the Department of Municipal Affairs who arrange for its routing to the various boards and agencies who are concerned with the matter. The final decision of the Community Planning Branch must, of necessity, depend upon a great many factors and invariably, provisional approval only is given by the department, subject to the developer meeting certain specific conditions. These latter are usually at the insistence of the municipality in which the subdivision will be located. Most requirements of the municipality are contained in a contract to be signed by the land developer and known as the Subdivision Agreement. The following are some of the conditions, not necessarily all, frequently required of a developer:

- (1) Complete sanitary sewer systems.
- (2) Complete storm sewer systems.
- (3) Paved streets with concrete 28 to 36' in width.
- (4) An undertaking to maintain all streets for three years after construction. (2 years in Scarborough).
- (5) Sidewalks.
- (6) Street Lights.
- (7) In some municipalities — planting a tree on every lot.
- (8) Sodding of all front lawns to the curbs, (in one area, at least, sodding of the entire lot).
- (9) Contributions on a foot frontage basis or lot basis to cover municipal capital expenditures.
- (10) Oversize sewers to service areas beyond the confines of the particular subdivision.
- (11) Land or money donations for parks and public open space.

The cost of these services when installed by the land developer may run as high as \$50 to \$90 a foot frontage which result in the price of a serviced lot increasing by as much as \$3,000 to \$4,500 for a 50' lot. Meanwhile, there is a continuing expense to the developer through the delays in the approval of his draft plan.

## FINAL STAGES

Once approval to the draft plan has been received, the developer is at liberty to proceed with the staking out of his subdivision so as to prepare a final plan for registration in the local land titles office. Some developers have been known to install services during the period of a waiting approval of a draft plan but this is a calculated risk. It could result in substantial financial losses if the public authority required changes of substance, or if the decision of the department of Municipal Affairs were to be that the plan was "premature". Such a decision would prevent further development for a period of years, and would probably force the sale of the land.

By the same token, a developer may have entered into preliminary sales agreements prior to the approval of the draft plan in order to avoid wasting time, however it is usual in all such pre-registration agreements to provide that the agreement is conditional on final plan approval. Recently there has been some question about the validity of conditional sales. One should certainly seek the advice of competent counsel on this as well as all other legal matters dealing with land development.

Not all land developers sell building lots to other builder organizations. Some do all their building themselves, others do a portion of the building themselves, and sell the balance of the lots to individual builders. Still others do no building at all but keep a strict control over the development through the approval of all plans. They also insist that the builders conform to certain definite restrictions. In this way the land developer is able to control the character of the development in line with his original plans. Some subdivision agreements require the owner to notify each land purchaser of the services which the owner of the subdivision is required to provide, and also the cost where the purchaser pays any share of that cost.

## AGREEMENT CLAUSES

The following are examples of maintenance clauses inserted in the

developer's sale agreement with builders:

- (a) To maintain and repair curbs of adjacent streets and service connections;
- (b) to pay a deposit of, say, \$10.00 a lot to defray the cost of locating and repairing any curbs and service connections if necessary;
- (c) to grade the lands lying between a dwelling house and the curbs of adjacent streets so to conduct surface water over the curbs into the travelled portion of the streets; and
- (d) to repair any damage to the installations caused by the purchaser in the course of construction operations.

## STAGE DEVELOPMENT

In acquiring land for subdivision a land developer may not develop his entire holdings at one time. In many cases it is preferable to submit a draft plan which converts only a portion of the land held with subsequent plans following and abutting on the original. The land developer should give serious consideration to the question of income tax. This matter is deserving of study by the developer's lawyers and auditors in order to handle the sale of building lots in a manner most likely to minimize his exposure.

In conclusion, it should be stated that the major consideration to a land developer in subdividing is the final cost of the serviced lots and the marketability of his product in competition with his contemporaries. While it may be true that the use of new methods and improved techniques of house building and/or the subdivision of land may not always receive their full value for appraisal purposes in determining the amount of mortgage the house and lot will be assigned, it should be borne in mind that the developer's creation, by means of an enlightened and modern approach to the design of road patterns and house types, will invariably stimulate more interest in the buying public than that being offered by a competitor along more conventional lines.

+ + +

The highest inhabited building in the world is the Chacaltaya High Altitude Laboratory. Maintained by the Laboratorio de Fisica Cómica for cosmic research, it stands at 17,180 feet (3½ miles) above sea level, 22 miles from the Bolivian city of La Paz.

# LETTERS TO THE EDITOR

## RE: SECOND MORTGAGE CONTROL NEEDED

Dear Sir,

Much attention has recently been focused on the activities of certain mortgage brokers and the suffering caused to members of the public by those activities. It is suggested that legislation will be forthcoming to curb their operations.

I am left wondering if this really goes to the root of the problem, which is, in my opinion, the absence of a stable and reasonable lending policy by the 'conventional' institutions. If I may indulge in generalities, we cannot be sure in this city if our conventional sources will lend a reasonable sum on an average house property on terms which the average buyer can afford. We all know that if there is only a small sum in total to lend, then the institutions must be conservative and can be choosy, but this can place Mr. Average in all sorts of predicaments, and it is a matter to which we, as a profession, must give more profound thought than hitherto. With the building of large numbers of apartment buildings, it is undoubtedly more economic over a short to medium period of time to rent, and the danger signals are flying that the nation may, in course of time cease to be one of home-owners.

May I suggest that, if legislation is necessary, then it should not be restrictive (we have enough of this type already), but rather positive, promoting a scheme whereby home-ownership is encouraged to all income groups through a steady flow of mortgage funds on reasonable terms for all types of property. The N.H.A. loans are a success within their sphere, although they create a privileged class of the middle-income groups, and their administration is cluttered with too much red-tape and unreasonable specification to serve as a pattern for general usage. Perhaps a form of mortgage insurance at municipal level could be studied.

At any rate let us be positive about the situation we are in and in producing the remedies.

Yours truly,  
"B.C.B." — Brantford, Ont.

+ + +

Dear Sir:

We noticed, in the Monthly Co-op Review of the May issue of the Canadian Realtor, that a \$1.6 million listing excited comment back East. Perhaps in the West we, due to our more leisurely way of life, are slower to become excited but nevertheless, you may be interested in the enclosed copy of a \$2,500,000 listing circulated by the B.C. Multiple Listing Service.

Yours sincerely,  
Fred M. Philps, Chairman,  
B.C.M.L.S. Committee of  
B.C. ASSOCIATION OF REAL ESTATE BOARDS.

Congratulations go to Geo. F. Hay of George F. Hay Ltd., Kamloops, for establishing this record co-op listing . . . we're keeping our fingers crossed, hoping for a fast and trouble free sale! (see June Realtor, page 16, for mention of this listing.)

# WOMEN DELEGATES

## EXPOSE DESIRES

A move of families from suburban developments to the country, a revival of interest in the two-storey house, and a desire for neighbors who "respect privacy," were highlights of the findings of the first session of McCall's third National Congress on Better Living which convened in Washington last May.

The women homemaker delegates (some 1,500) from all parts of the country defined "quality" in any product as "the ability to endure." They saw the quality home as one of enduring craftsmanship — a house which would "at least outlast the mortgage." They look for home products to be as advertised — do what they're supposed to.

They do not want longer term mortgages; twenty years was felt to be the maximum time needed. They agreed to pay an additional \$1,000 for a house with an "individually designed" exterior, and criticized as "abortive modern" much of today's "too much alike" housing where "one modern feature is tacked on to a conventional house to make it look modern."

Their future home will cost \$5,000 to \$15,000 more than their present home; it will not have a terrace unless the terrace has a roof; it will have fireplaces; an old-fashioned "walk-in" pantry; much storage space, and the television set will be anywhere but in the living room. It will have two baths (one a shower off the master bedroom, the other with a tub for the children), and the two-storey house must have a bedroom on the first floor.

Delegates suggested that homebuilders take a lead from automobile manufacturers and install glare-proof glass in picture windows and glass walls. They feel that the total amount of window space in the average home today is "sufficient."

The most important factors in determining a desirable neighbourhood will be educational and cultural facilities for both children and adults. Shopping centers and churches need not be local, "we can travel to them," delegates say.

Neighbours should not be too intimate — in and out of the house uninvited. The coffee clatch may be on the way out. Neighbours are fine. However, they say, "We do not want to be isolated from them — but we do not want to become wailing walls for them, either."

The delegates' kitchen will be bright, airy, cozy, and will be planned for the woman solely. She sees no room in her kitchen for laundry, children's hobbies, husbands' cooking or drink-mixing. She would like specialized storage space for small appliances, paper bags and wrapping. She wants an eating area, a telephone desk and menu-planning area. The kitchen's colors will be more sophisticated, softer and "more like living room colors."

The laundry area assumes increasing importance. Most delegates see it as a separate room complete with television set and telephone, lots of counter space and storage space for un-ironed clothes — and, of course, washer, dryer and ironing equipment.



# MONTHLY CO-OP REVIEW

## B.C. MULTIPLE LISTING SYSTEM A SUCCESS

The B.C. Multiple Listing Service "has never really been a losing proposition", stated Lorrie Kirk of Victoria in an address to the BCAREB convention held at Penticton in June.

In the months during 1959 when the service first started, sales climbed just over the \$500,000 mark. To the middle of May this year, through a slack period in sales for the type of properties listed on BCMLS, there were seven sales totalling just over \$200,000 and Mr. Kirk forecast that sales would top the million mark this year.

"BCMLS is ideal for marketing the low demand property", Kirk added. He urged those Realtors attending who had not already started taking advantage of the service to "get into the big leagues . . . get involved in BCMLS".

## TORONTO

The largest sale ever recorded through the Toronto Real Estate Board Photo Co-op system was completed in June by A. M. Altstedter a salesman with Shortill & Hodgkins Ltd.

The \$700,000 purchase was made by Perpetual Investments Ltd. This firm, according to President Mark Tanz, intends to erect an 80,000 sq. ft. shopping plaza on the 3-acre property. Cost to run in the neighbourhood of \$2 million.

The property, in the 1200 block on the Danforth was originally owned by Canada Bread Co. Ltd.

## IN THE NEWS

CALGARY — Justice J. V. H. Milvain of the Alberta Supreme Court recently ruled in favour of one William Beltz, who had lost his property through sale by the City for delinquent taxes of \$71.60.

The legal opinion revealed that Beltz had not been informed properly, that his taxes were in arrears.

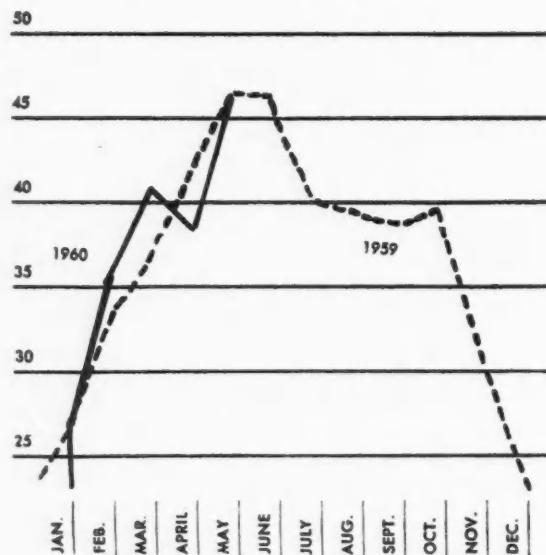
The case appears unusual in this respect, for it shows evidence which adds to a popular belief that many municipal and provincial land sales are made at a surprisingly low figure, with said property usually bearing an appraisal many percentages higher.

The facts of the case of Beltz vs the City of Calgary are these:

- Beltz paid \$2,300 for the land in 1955.
- When the city took over the property a price of a minimum of \$700 was placed on the seizure.
- The city sold the land for \$900.
- Independent appraisals indicated the land (in the vicinity of 82nd Ave. S.W.) was worth \$7,000.

millions  
of dollars

## CO-OP SALES GRAPH



CALGARY — The Great-West Life Assurance Company has expanded its real estate holdings to \$30 millions by purchasing the 10-storey Bentall Building at 444 Seventh Street. The company also owns the Toronto-Dominion Bank Building and the 508 Eighth Avenue Building.

WINNIPEG — The Winnipeg Real Estate Board will sponsor the 3-year Canadian Institute of Realtor's Course this fall. The University of Manitoba will conduct the program on a lecture basis, similar to that now in operation at the University of Alberta.

THE U.S.A. — A study made by interviewing 1,052 home owners in several test areas in the United States revealed that most people are more likely to buy a home by trial and error than via marketing channels. 42% just saw their house by chance and another 18% heard it by word of mouth. 18% were attracted by newspaper Ads and 12% were steered by realty salesmen.

In order of precedence buyers were attracted by price first, amount of space second -33%; financial ability -16% and 12% claiming they were tired of renting.

Regarding interior layout most felt that a dining room is badly needed. They said that a separate dining room or den would give privacy when needed. As it is now, all activity is centered in the living or family room which in many cases is open to the kitchen. The latter another sore point.

## MONTHLY CO-OP Statistics for May, 1960

Board Position Determined by Sales-Listing Ratio Year-to-Date	YEAR TO DATE COMPARISONS				MONTHLY COMPARISONS				Population in Thousands	
	GROSS SALES		LISTINGS — SALES		GROSS SALES		LISTINGS — SALES			
	1960	1959	Percent L or G	Listings 1960	No. Sales 1960	% Sales to Listings	This Month	Same Month Last Year		
<b>Belleville &amp; District</b>	<b>460,850</b>	<b>44,500</b>	<b>936</b>	<b>86</b>	<b>39</b>	<b>45</b>	<b>121,400</b>	<b>—</b>	<b>14</b>	
Winnipeg	13,962,061	10,970,288	27	2,628	1,143	43	3,156,040	3,102,940	625	
London	6,212,866	4,855,052	28	1,252	497	40	1,782,648	1,151,380	352	
Kingston	467,020	223,050	109	81	32	40	146,150	98,000	23	
Kitchener-Waterloo	4,138,210	3,605,166	15	870	327	38	1,145,700	773,525	215	
Sault Ste. Marie	224,800	263,910	—7	49	18	36	40,300	65,345	91	
Oshawa & District	1,035,900	573,550	81	289	90	35	278,700	139,125	86	
Brantford	1,540,890	1,255,085	23	422	146	35	370,600	199,550	25	
Sarnia-Lambton	1,090,250	1,149,354	—5	255	86	34	234,500	382,900	96	
Hamilton	17,238,149	18,967,635	—9	3,960	1,334	34	4,275,722	4,634,592	91	
Galt-Preston-Hespeler	796,877	49,216	61	197	67	34	204,700	156,850	53	
Guelph	489,450	276,900	44	120	40	33	167,200	56,550	30	
Halifax-Dartmouth	517,750	715,400	31	98	31	32	112,200	270,300	23	
Victoria	3,929,266	4,484,261	—12	1264	409	32	724,300	1,047,430	237	
Fort William	349,700	532,960	34	131	41	31	99,850	145,400	37	
Barrie & District	301,650	296,150	2	87	26	30	86,800	85,100	30	
Toronto	67,095,568	64,218,888	4	13,344	4,060	30	17,273,823	17,481,749	2,739	
Greater Niagara	701,910	631,625	11	244	71	29	142,400	209,850	46	
Owen Sound & District	223,600	541,595	—59	83	24	29	71,100	68,570	19	
Montreal	13,738,726	13,249,737	4	2,227	621	28	2,838,375	3,170,536	516	
Windsor	1,356,200	580,675	134	479	135	28	295,200	110,300	89	
Peterborough	1,015,230	1,327,825	—24	291	81	27	333,350	371,625	82	
Ottawa	8,097,405	10,258,482	—21	1,260	417	27	2,371,855	3,586,487	459	
Saskatoon	1,917,410	2,599,230	—26	632	215	26	469,530	602,827	179	
Regina	2,022,098	980,638	106	615	161	26	442,702	203,800	157	
St. Catharines-Niagara	1,298,476	1,129,037	14	432	111	26	373,126	363,262	99	
Port Arthur	252,360	249,500	1	106	26	25	45,000	7,650	22	
Simcoe & District	461,875	7,000	6,498	108	27	25	62,900	7,000	24	
Calgary	9,951,368	10,929,559	—9	2,939	717	25	1,841,130	2,408,384	560	
Tri-County	340,396	181,500	188	121	28	23	79,000	67,750	30	
North Battleford	214,350	191,350	12	107	25	23	58,350	40,400	17	
Chatham	134,300	124,982	8	59	13	22	61,300	36,800	16	
Central Alberta	226,460	183,375	23	94	21	22	9,210	17,985	18	
Central St. Lawrence	472,100	—	—	154	34	22	191,650	—	17	
Vancouver	17,113,627	16,932,636	1	6,065	1,330	22	3,726,202	3,464,828	1,257	
Okanagan Mainline	1,662,887	871,560	90	732	144	20	391,000	327,950	160	
Edmonton	4,357,186	4,430,914	—2	1,751	347	20	1,030,175	913,635	381	
Lethbridge	350,306	559,338	—37	159	31	20	79,710	135,180	7	
Brandon	48,200	24,000	100	31	6	19	19,500	7,000	14	
Wesminster County	3,508,386	3,226,489	9	2,136	352	16	850,183	644,575	467	
South Peel	1,358,750	1,210,296	12	461	71	15	329,500	272,900	90	
Cornwall & District	237,650	131,300	80	145	20	14	34,400	33,200	39	
Welland District	118,200	331,945	—60	140	14	10	92,200	30	3	
Orangeville	14,900	20,600	—20	27	1	3	—	12,700	6	
<b>TOTALS</b>	<b>\$191,045,824</b>	<b>180,828,153</b>	<b>5.65%</b>	<b>47,231</b>	<b>13,429</b>	<b>30.8%</b>	<b>\$46,406,771</b>	<b>\$31,968,130</b>	<b>10,466</b>	
									<b>3,273</b>	
									<b>31%</b>	



## Toronto Preparing For CAREB October Conference

### MORE STRESS TO BE LAID ON BROKERAGE EDUCATION

Delegates to C.A.R.E.B.'s 17th Annual Convention, being held in Toronto this coming October, will find themselves in for a comprehensive program carefully designed to increase their knowledge.

As an illustration, the publicity committee will offer tours through some of Toronto's larger real estate operations. These firms, although not selected to this date, will reveal their secrets to you. The exposure of their successful techniques will send all delegates home, wiser and richer in knowledge.

The actual program at the Royal York Hotel will also contain many innovations all of which are themed on passing more and better information to those in attendance. Panels have been strengthened, speakers of more rhetoric brilliance have been selected and, last but not least, we are fairly certain of having the Right Honourable John Diefenbaker at our Monday evening banquet.

Other speakers known for their speaking ability are: Earl Teekemeyer, J. C. Downs and James E. Gheen, the latter an inspirational and philosophical speaker noted for his intersticed humour.

A careful analysis of past post-convention remarks have lead to bigger and better round table sessions.

You will be able to sit in on any of the following: Appraisal, Mortgage financing, Management, Builder-Broker relations, Shopping Centres, Rural Brokerage, Co-op Apartments, Advertising and Residential Sales and Listings.

Work sessions with 20 at a table will be set up to thrash out problems relative to your requirements.

#### LADIES INVITED

One short glance at the Ladies' Programme spells out nothing short of a grand and exhilarating time for the distaff side during the Toronto C.A.R.E.B. Convention. Under the direction of Mrs. Claire Bosley, your visit to Toronto should prove a memorable occasion.

Besides accompanying their escorts to some fine entertainment, the ladies will be royally entertained at the posh Granite Club during a luncheon-fashion show for an hour or two. Later in the day a reception will be held in the Canadian Room of the Royal York followed by a dinner at which the Prime Minister, the Right Honourable John Diefenbaker will speak. The foregoing is the Monday agenda.

On Tuesday, commencing with a luncheon where the ladies will join with the men, you will then retire to

the fabulous Roof Gardens for afternoon tea and a Make-Up demonstration. Later comes the C.A.R.E.B. Fun Night. Right after the six o'clock reception, delegates and wives will enter the Canadian Room for an unusual yet delightful evening *Cabaret-style* with fun, entertainment and dancing.

Wednesday also shows promise of being a full day for the ladies. A luncheon and Hat show at the famed Scarborough Golf Club will prove thoroughly enjoyable. Following this you will rejoin the assemblage for the six o'clock reception then the final banquet which is being held in the delightful Crystal Ballroom of the King Edward Hotel.

#### REGISTER EARLY

The C.A.R.E.B. Convention committee has booked a block of rooms at the Royal York for the fall conference. However, as this hotel (the largest and most famous in the commonwealth) has thousands upon thousands booking in every week, the management cannot keep our block intact beyond a certain period. You would be extremely wise to reserve now. Once done, you won't find yourself in the position of so many who leave this go to the last week or so, yet still insist that they want into the hotel which contains the conference. Do it today!

#### ENTERTAINMENT

Although education has been stressed in arranging the Toronto Conference agenda, some fine entertainment a la Toronto is slated for visiting delegates. A brief run-down of the program gives us an inkling what is in the wind.

Sunday night an excellent choral group will entertain the new arrivals.

Monday morning at 8:45 a.m., believe it or not, you will be serenaded by the 48th Highlanders Brass Band. There will also be music at the Monday Luncheon, Reception and Dinner, with entertainment by Ann Stevenson — Vocalist, during dinner.



Tuesday, Bobby Gimby, well-known orchestra leader (Julliette Show) will provide danceable music from 7 p.m. until 1 a.m. Dining will be cabaret style, with several talented entertainers providing the highlight of the evening. These will include, Louise Thompson, Doug Romaine, Alan and Blanche Lund (famed dancers) with two floor shows at 8:30 and 11 p.m.

Even with all this fine entertainment, remember, the whole theme of this year's convention is based on education . . . *how to get out of sales doldrums . . . how to increase efficiency of sales personnel* and other interesting segments.

The program will be of vital interest to attending salesmen and sales ladies. These people should remember that many top-flight real estate men in Canada today got their start by attending a convention of this nature. They picked up tips, year after year, until it became second nature for them to do the right thing at the right time.

### TOP SPEAKERS TO ADDRESS CONVENTION

Earl Teckemeyer needs no introduction to Brokers who have regularly attended C.A.R.E.B. conferences, for he has been a principal speaker many times. It is evidence of pure praise for his ability that prompts our speaker's bureau to invite him back again for the Toronto Convention. Glancing over his 'Statement of Appraiser's Qualifications' to extract some biographical material, actually revealed a **Who's Who**.

*Continued overleaf*

### CANADIAN ASSOCIATION OF REAL ESTATE BOARDS

## 17th Annual CONVENTION

ROYAL YORK HOTEL, TORONTO

Sunday - Monday - Tuesday - Wednesday

OCTOBER 2nd to 5th

#### Registration Fee

FULL REGISTRATION — Brokers, Salesmen & Salesladies .....	\$50.00
For Wives of Brokers & Salesmen .....	\$30.00
Above includes all Business Sessions, all Luncheons — Receptions — Dinners — Final Banquet and all Entertainment.	

DAILY REGISTRATION (complete day) .....	\$20.00
Includes all Business Sessions and Luncheon, Dinner, Reception or Entertainment for that day.	

SESSION REGISTRATION (meetings only) .....	\$10.00
Includes only Business Sessions and Luncheon for that day.	

#### ROYAL YORK HOTEL REGISTRATION

(Register now)

	Single	Double twin beds	Air conditioned Single	Air conditioned Double
<input type="checkbox"/> BEDROOMS .....	\$ 9.50 \$10.50 \$11.00 \$11.50	\$13.50 \$14.50 \$15.00 \$15.50		
<input type="checkbox"/> PARLOUR BEDROOMS .....	\$13.00	\$17.00	\$15.00 \$15.50	\$19.00 \$19.50
<input type="checkbox"/> SMALL SUITES — Sitting room and one bedroom .....	\$25.00	\$29.00	\$30.00	\$34.00
<input type="checkbox"/> STUDIO SUITES .....			\$25.00	\$29.00
<input type="checkbox"/> MEDIUM SUITES — Sitting room and one bedroom .....	\$30.00	\$35.00	\$35.00	\$40.00
<input type="checkbox"/> LARGE SUITES — Sitting room and one bedroom .....	\$35.00	\$40.00	\$45.00 to \$80.00	\$50.00 to \$85.00

(See Page 13 for Conference Registration Coupon)



E. B. TECKEMEYER, MAI, SRA

He belongs to practically every real estate institute in the U.S.A. and has competently filled many offices included past-president of N.A.R.E.B. He has also served two terms in the House of Representatives, State of Indiana, and was pro-Tem Speaker of the House during his second term. He has delivered over 600 addresses and written over 50 articles for various publications. He is also author of "**The How of Selling Real Estate**" and "**How to Value Real Estate**" . . . both published by Prentice-Hall Inc.

Mr. Teckemeyer is slated to speak, Monday morning, October 3rd.

#### JAMES E. GHEEN

Mr. Gheen is another one of those men gifted with a talent for *silver-tongued* oratory. His varied career reveals where he received his tremendous knowledge. He has been a reporter, columnist, feature writer, Secretary to three Chambers of Commerce, counsellor, plus 15 busy years in the steel business.

A. J. Quinn, President of the Wisconsin Bankers' Association has been quoted as saying: "James Gheen is without a doubt the best banquet speaker I have ever heard at our meetings in the thirty years I have attended them."

The Advertising and Sales Clubs in various Canadian cities keep welcoming him back. He has addressed them in Halifax, Hamilton, Kitchener, Peterborough, Windsor and Winnipeg. He has also addressed 30 other Canadian clubs and associations.

His title for the Toronto conference will be "*Little Do We Know*".

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- A woman would rather marry a poor provider than a poor listener.

## PROMOTION

## CO-OPERATION

What more could you wish for than a Client that comes to you recommended?

Naturally you'd go to great lengths to please him and to justify the trust that somebody must have placed in you. But think of how elated you'd be if that client happened to come from another city, carrying a letter of recommendation from a real estate man you had met at a real estate convention or perhaps down south last winter.

In this fast-moving age it is commonplace for business representatives to be transferred say, from Toronto to Montreal, or even from Halifax to Vancouver, and it is almost essential, therefore, that you have reliable real estate contacts in at least the key cities of the country. Through these connections worthwhile leads to potential sales can often develop. Referral business is what this is called, and while it has long been overlooked . . . even discouraged in Canada, Realtors in the United States have come to recognize it as a useful promotional medium and a surprisingly good source of income.

Here's how it could work: you sell a house in Toronto for a man moving to Montreal. He will want to buy another house in Montreal and he'll almost certainly be dealing through another realty firm. Assuming you have a good contact in Montreal, you write or telephone him and advise him you are sending a client his way. You go another step farther by inquiring as to the date your client plans to go to Montreal and in what hotel he'll be staying until he finds a house. Then it's up to your Montreal confrere to carry the ball from there . . . arranging to meet the client in his hotel at a prearranged time, and driving him to look at houses of a certain type and particular price range to suit the client's needs.

For your part in the eventual transaction you draw a fixed fee amounting to say, 10 per cent of the actual commission. You might even waive this fee, because the arrangement you have made with your Mon-

treal colleague is a reciprocal one, and sooner or later, he'll send you a client under pretty much the same set of circumstances.

There's no limit to the worthwhile possibilities involved in such an arrangement. House sales are but one part of it. The client your Montreal friend sends you in return could be a firm seeking office space or even a site for a new plant in your city.

The chief reason why referral business hasn't worked too successfully in Canada in the past is that the commission split was usually too high to make it worthwhile for the salesman negotiating the deal. In other words, if the "tip off" man demanded 25 or 50 per cent of the commission, the salesman handling the deal deemed his share insufficient for the time and effort involved and would therefore be less inclined to want to work under this arrangement again.

Unless guaranteed half, or at least 25 per cent of the commission, it would likely take a lot of talking to convince the small-time broker that referral business was something worth considering. But to larger concerns a share of the commission is not nearly as important as the potential future business such an arrangement could bring. It is just a matter of waiting for a favor to be returned.

The association between a broker in one city with that of another isn't generally started simply by picking a name from the Realtors Guide, however. It must be established through personal contact to be successful.

This can best be established by attending national conferences where Realtors from coast to coast are assembled under one roof. Here a delegate has an ideal opportunity to strike up friendship with a host of Realtors from just about every major city in Canada. Contacts are thus made and working arrangements later develop.

But don't restrict your connections to Canadian cities. There are realty firms in many large U.S. centres that would welcome contact with *Realtors* in Canada's larger cities for possible future dealings.

# LA CO-OPERATION

La vie d'un vendeur a ses hauts et ses bas; certes on le sait trop bien. Mais il n'y a rien de plus encourageant que l'arrivée à son bureau d'un client qui vous a été recommandé par un confrère. Dans un tel cas, on est disposé à faire l'impossible afin de lui plaire et de faire valoir la confiance qu'il vous a manifestée. Si un tel client vient d'une ville éloignée, votre satisfaction est certes beaucoup plus grande.

Un tel client a pu vous être recommandé par un collègue que vous avez rencontré à une convention ou à l'occasion de vos vacances en Floride.

Nous vivons dans un siècle de vitesse, d'activité et de changement. Les hommes d'affaires sont souvent appelés à accepter une promotion dans une autre ville. On les voit souvent se déplacer de Toronto à Montréal, de Halifax à Vancouver. Il importe donc d'avoir et de maintenir des contacts avec des agents d'immeubles dans les principales villes du Canada. Ces contacts peuvent en bien des cas être la porte ouverte à des ventes importantes. En affaires, c'est ce qu'on appelle des cas référés. Dans le passé on a fait la sourde oreille à ces choses. Aux Etats-Unis, on en est venu à croire que ces contacts sont très importants et constituent une source de revenue fort considérable.

Tirons les choses au clair. Vous vendez la maison d'un client de Toronto qui vient d'accepter un poste à Montréal. Ce même client voudra acheter une autre maison à Montréal.

Si vous avez un ami dans l'immeubles à Montréal, vous n'avez qu'à lui téléphoner ou lui écrire pour lui dire que vous lui avez référé un client. Vous pouvez même faire plus. Si vous savez la date où votre client doit se rendre à Montréal et à quel hôtel il doit descendre, vous pouvez transmettre ces renseignements à votre confrère montréalais. Il saura arranger un rendez-vous avec cet achat-

eur et lui montrer des maisons selon son goût et son prix.

Quant à vous, vous pouvez retirer des honoraires à raison de 10% de la commission du vendeur. Vous pourriez même sacrifier les honoraires car votre confrère à Montréal sera bien heureux de vous référer un client qui vient d'accepter une position dans votre ville. Cette réciprocité en affaires saura vous porter friut.

Qui sait? Ce client que vous avez aidé sera peut-être à la recherche d'un bureau ou d'une usine un jour. Un client satisfait vous reviendra en maintes occasions. Un client satisfait est un client à vie.

Dans ces cas de "clients référés", il faut se garder d'exiger une ristourne trop élevée. Ceux qui dans le passé ont demandé du 25% ou du 50% de la commission ont tout gâté. Il n'y a pas assez de travail et d'effort pour justifier un profit si exorbitant.

Les grandes maisons d'immeubles considèrent que les contacts établis et la possibilité de futurs clients ont beaucoup plus de valeur qu'un pourcentage immédiat.

Si l'on veut établir un lien solide entre des maisons d'immeubles de ville différentes, il faut savoir s'y prendre. Il ne suffit pas de choisir un nom dans les pages jaunes d'un livre de téléphone.

Ces contacts se font souvent à l'occasion de conventions où plusieurs vendeurs de différentes parties du Canada se rencontrent sous un même toit. C'est là où s'établissent les liens d'amitié. Dans une telle occasion, on est en mesure de faire des plans, de s'entendre et de s'entraider.

Aussi ne faut-il pas s'en tenir aux villes du Canada. Il se fait un va et vient constant entre le Canada et les Etats-Unis. Si l'on pouvait établir des contacts entre les villes majeures des deux pays, on aurait tôt fait de s'assurer un meilleur avenir en immeubles.

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## SALES TIPS FROM THE LADIES

Specific tips were offered by the Washington delegates to all real estate salesmen, especially those showing new homes:

1. Have the salesman act as a host. Greet me at the door.
2. Give me complete — complete — information about the house including brand names of appliance manufacturers.
3. Let me look at the house ALONE.
4. Have salesman meet me in the kitchen, after I've seen the house.
5. Don't pressure me. Most salesmen talk so much I can't think of what I'm seeing.

## MONTREAL —

*Continued from page 23*

most part. Remodelling has become big business and a fine art. We are losing clients every day by owners putting on large additions to the old homestead.

For those who have the courage to change their outlook and methods to meet these changing conditions, the market outlook should not cause undue concern.

How does the new salesman break into this welter of change? Most effectively, we feel, one step at a time. Any bad habits developed in the beginning will be hard to change later. Constant supervision, and careful execution of specific daily assignments are an absolute must.

The first step, a giant stride, is learning to properly qualify a prospect. We try to give a client something tangible immediately — a small booklet of properties. The prospect is then more inclined to discuss the amount of cash he has available for a down payment, the amount he can pay monthly, and so on. Regardless of the method used to qualify a new prospect, it must be sudden, thorough and recorded. Then all these facts must be systematically reviewed and revised to keep in step with the prospect's changing ideas. Above all, the new salesman must expect his client to change his ideas about age of property, location and even the number of rooms required, as he gets closer to a purchase.

One of our biggest headaches is selling the semi-detached residence. In the Montreal area we have thousands — some of them outstanding. We also have under 20% owner dwelling units of all kinds, from the cold flat to hillside mansion. This means, of course, our men must be rental experts as well as salesmen. The big problem for management and salesman alike is the old bug bear of salesmen huddled around the office trying to pick off the new listing, the "hot tip", or the out-of-town buyer. A little "huddling" is necessary, of course, but salesmen must have specific daily assignments. Unless these assignments are related in the minds of the sales force to making more sales for everybody, they will lose some of their effectiveness.

The successful salesman, must qualify himself daily through a programme based in, say, six things he is going to do without fail—not sixty, just six. These items should be selected in the quiet calm of the previous evening and written down.

*Continued on page 12*  
**— SEE MONTREAL**



## Association of Real Estate Boards

### OVER 325 ATTEND B.C. CONVENTION AT PENTICTON

Three hundred and twenty-five Brokers, real estate salesmen and their wives attending the fourth annual convention of the B.C. Association of Real Estate Boards in Penticton last month heard Canadian Association of Real Estate Boards' president J. A. Lowden forecast an "awesome" requirement for additional land and real estate development in Canada during the next twenty years.

Every trend in modern living will demand an increase in the land area per capita, he said. As examples, Mr. Lowden noted that ranch type houses use more land per family; modern one and two storey factories — with parking space and landscaping — require more land than did the old fashioned multi-storey factories; urban shopping centres use 5 square feet of parking space for every square foot of store space; inter-city airplane travel in the jet age requires airports of a size which would previously have accommodated a small city and the greater distances which employees now live from their work demands acres of highway space for their daily travel.

To fill this need for its projected population, Vancouver alone will need an additional 50,000 to 75,000 acres of land and housing development during the next 20 years, Mr. Lowden stated, and this is true in proportion for every city across Canada.

Pointing out the challenge to skilled real estate management posed by social trends, he cited the change in family life. Canada is rapidly becoming a mobile society in which a reasonably average occupancy of the home will be only five years.

Families will no longer aim to own their own home debt-free, Lowden continued, but simply to occupy it for a few years and be able to sell it readily when they change their job or improve their financial status.

Housing developments in the future will have to provide much more than shelter to accommodate this transient population. They will need to

provide entertainment, commercial and cultural facilities to permit a balanced social life. Financing these vast requirements will be a big problem, he added, noting that in Montreal right now the city centre developments are costing the city dollar per dollar with the developers to provide these additional services.

#### NEW OFFICERS ELECTED

Fred M. Philps of New Westminster, past-president of the Westminster County Real Estate Board, was elected president of the B.C. Association of Real Estate Boards, at its Penticton convention. He succeeds Mladin G. Zorkin of Nanaimo.

First vice-president is Charlie Brown of Vancouver, president of the Vancouver Real Estate Board. Second vice-president is P. D. P. Holmes of Victoria, president of the Real Estate Board of Victoria.

Elected as directors for a two-year term were Harold Chivers of Vancouver, R. E. Slinger of West Vancouver, Lynn K. Sulley of Surrey, Ronald E. Dickie of Duncan and Thomas C. Lambert of Nelson.

Elected directors for a one-year term were F. B. Urquhart of Vancouver, William Hyndman of Cloverdale, L. E. Kirk of Victoria, Syd Hodge of Penticton and John R. Harvey of Quesnel.

Mr. Zorkin, who remains on the Association's executive as past-president, was nominated for B.C. regional vice-president of the Canadian Association of Real Estate Boards.

Next year's BCAREB convention

**President:**  
Fred M. Philps, New Westminster.

**Vice-Presidents:**  
Charles Brown, Vancouver; P. D. P. Holmes, Victoria.

**Past-President:**  
Mladin G. Zorkin, Nanaimo.

**Directors:**  
Harold Chivers, Vancouver; R. E. Slinger, West Vancouver; Lynn K. Sulley, Surrey; Ronald E. Dickie, Duncan; Thomas C. Lambert, Nelson; F. B. Urquhart, Vancouver; W. Hyndman, Cloverdale; L. E. Kirk, Victoria; Syd Hodge, Penticton; John Harvey, Quesnel.

will be held at Nanaimo with the Vancouver Island Real Estate Board as host. President of the V.I.R.E.B. is R. E. Carey of Courtenay.

#### URGES RETURN OF DINING ROOM TO CANADIAN HOMES

In his address to open the convention, President Zorkin urged the return of the dining room to Canadian homes. *Around the family dining table is centred the traditional concept of an orderly society which is threatened by many disrupting trends of modern living*, Mr. Zorkin said.

"Modern living in modern homes has brought a trend of 'easier' living to prominence," he stated. "And 'easier' is not always a synonym for 'better' or even 'good,'" he added. "There are certainly good and sound reasons in favour of such progress, but there is no substitute for the calm, everyday conversation between husband and wife, daughter and son, friends and neighbours when sitting around a dining table."

#### HOME PRICES TO STIFFEN TORONTO BROKER STATES

Speaking on "Opportunities of the Sixties", W. Hugh Shortill of Toronto, past-president of the Canadian Association of Real Estate Boards and immediate past-president of the Toronto Real Estate Board, predicted that the sharp current drop in housing will tend to stiffen the market price on both new and older homes. The government estimates of 120,000 to 125,000 housing starts for 1960 are

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totally unrealistic, he said, and in his opinion the real figure would likely fall between 85,000 and 100,000.

Other predictions made by Mr. Shortill were that interest rates during the next six months would drop but that they would continue at a fairly high level all through the 1960's. By this fall they may go below 7% for first mortgages. Despite the current drop in the cost of living indices he felt that in the long term a degree of inflation is here to stay. One of the best protections against erosion of value in savings, he stated, will be purchases of land on the fringe of our major cities for future appreciation, particularly in the line of growth for the city.

Other speakers at the convention included Dr. J. L. Locke, director of the Dominion Radio Astrophysical Observatory at White Lake, B.C., and Rt. Rev. A. H. Sovereign, retired Bishop of the Yukon and Athabasca. Dr. Locke discussed the possibility of life on other planets. Bishop Sovereign outlined the history of the development of Canada's northland and stressed the potential development which may take place there within a few years.

Friday afternoon those attending the convention heard Colonel Herbert R. Fullerton of Vancouver, chairman of the Real Estate Council of B.C., and first vice-president of the Canadian Association of Real Estate Boards, trace the development of British Columbia's real estate licensing law and educational system and regulatory procedure. Recognized as the finest real estate law and regulatory system in North America, Colonel Fullerton stated that it was the result of "a three-way partnership" between government, the University and the licensed real estate agents in B.C. The measure of protection afforded to the public and the standards of practice in B.C. have, as a result, attracted continent-wide recognition. The American National Association of Licence Law Officials has requested B.C. representatives to address their forthcoming convention in Florida on the system pioneered by B.C.

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A sales manager for a large Canadian firm has a sign in his desk drawer to which he occasionally peeks for inspiration. The sign says: "Be sure your brain is engaged before putting your mouth in gear!"

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Boss to voluptuous secretary — "Take the afternoon off, Miss Wiggles — I want to think."



New officers of the B.C. Association of Real Estate Boards elected at the Association's fourth annual convention in Penticton June 3 and 4 are (front row, left to right) Mladin G. Zorkin of Nanaimo, Past-president; Charlie Brown of Vancouver, First Vice-president; Fred M. Philips of New Westminster, President; P. D. P. Holmes of Victoria, Second Vice-president; and Directors T. C. Lambert of Nelson, and Ronald Dickle of Duncan. Standing are Directors Syd Hodge of Penticton; Lynn K. Sulley of Surrey; William Hyndman of Cloverdale; L. E. Kirk of Victoria, John R. Harvey of Quesnel; Fred B. Urquhart, R. E. Slinger and Harold Chivers, all of Vancouver.

## THE REAL ESTATE TONE IN MONTREAL — MILLS

The key-note of the residential market outlook around Montreal is changing.

Numerous 10 to 15 storey apartment buildings are suddenly appearing on the horizon.

High-class subdivisions are well under way in practically all of the outlying districts.

Residential prices in prime locations have sky-rocketed to new highs. Hungry agents are pricing recklessly to obtain contract listings.

The result — owners are making private sales.

Financing is becoming a real problem, with the balance of sale almost a must.

Never has it been more important to think again and think differently from day to day. Valuations made "just yesterday", so to speak, are having to be revised.

The buyer is again in the driver's seat and on the move. The "Open House" on Saturdays and Sundays has reared up its demanding head.

Good cash offers turned down in the latter part of 1959 have not been repeated. Yet, some older homes which have been modernized seem to be coming into their own, perhaps due to the exceptionally high price level prevailing for so-called modern homes in prime locations.

Exchange of trade secrets, both



J. M. MILLS

Mr. Mills is a B.A. graduate from McGill University (1937). The same year he joined Westmount Realties Company and has since become a director of the firm. He specializes exclusively in the sale of homes in the Town of Mount Royal.

inter-office and between companies, is eating into valuable selling time; but how necessary it is! Particularly in a vast bi-lingual metropolis. Building in any of the prestige districts is practically out of the question, these areas having been built up for the

*Continued on page 21*  
— SEE MONTREAL



## Association of Real Estate Boards

### BOARD MEMBERS TAKE TO AIR

KINGSTON BOARD MEMBERS were recently invited to view their city from the air. Nearly thirty took advantage of the offer extended by Walter Travers, President of the Kingston Flying Club and member of the K.R.E.B.

Shown from left to right are a few who took the trip: Phil Kalinowski, Jim Brown, Ken Raven, Vice-President of O.A.R.E.B.; Marion Wilcox, Executive Secretary of the Board; Thad Woolsey, Art Birch and Keith Ormsbee. The Cessna 180 in background was used.



### Three Ontario Boards In News

Three Ontario boards recently established some sort of precedence for the unusual attitude taken at local meetings.

In Sarnia and Peterborough, both boards invited non-member Brokers to hear addresses given by W. J. Richardson, Registrar for Ontario, while in London, Ontario, all broker members of the London Real Estate Board handed Hugh Shortill of Toronto supreme recognition by closing shop to attend his one-day sales conference.

### Hamilton Has 500 At Meeting

At the invitation of The Hamilton Real Estate Board, the Honourable A. Kelso Roberts, Attorney General of Ontario, addressed the May dinner meeting on abuses in the field of mortgage financing. More particularly, he described the recently passed legislation to curb these abuses,

namely *The Mortgage Brokers' Registration Act, 1960*; the regulations thereunder, and the Application Form. He stated that the Act will require registration by those who have dealt in ten mortgages to the aggregate value of \$50,000. Many questions were answered by the speaker. In mentioning regulations under the new Act, the Attorney General distributed copies and asked the Real Estate Board to study them and submit suggestions for improvement to him.

The meeting was an outstanding success from the standpoint of interest and attendance. 500 in all availed themselves of the opportunity to hear Mr. Roberts, among them were 130 Hamilton solicitors and 10 elected representatives from the City of Hamilton, guests of the Hamilton Board.

Mayor Lloyd T. Jackson extended the City's greetings and emphasized the importance of organizations such as the H.R.E.B. participating in public affairs.

Mr. Ray C. Edwards, M.L.A., member of the City Council and President of the Hamilton Board, conducted the meeting and welcomed the guests. He reminded all brokers of their responsibility in all matters pertaining to legislation affecting real estate.

#### Executive Committee:

Hugh McKeown, Ottawa, President  
Ken Raven, Kingston, Vice-President  
C. W. Rogers, Toronto, Past-President  
H. W. Follows, Executive-Secretary  
O. K. Teetzel, Secretary, 109 Merton St.,  
Toronto.

#### Regional Directors:

Gordon Todd, Hamilton; Harold Hare, Brampton; John Bowes, Peterborough; E. B. Fleming, Sault Ste. Marie; R. E. Sanderson, Port Credit; Hugh Hart, Niagara Falls; A. Wiebe, Kitchener; Ron Richardson, London; Roy Wymark, Ottawa.

### Home On Hill Costs More

"The reason why some builders are having trouble selling their homes" quotes a Toronto Real Estate Board bulletin, "is that people are fed up with 'Rubber Stamp Homes' all alike in preformance, appearance and function.

"Buyers have never been realistic," the report goes on; "they have been, hitherto, in a seller's market and consequently didn't have freedom of choice, nor a chance to display taste."

Exploring the motivations which suggest a home is a "status symbol", the bulletin say that geographic location is a prime factor in a decision to buy. People will pay more for a home on a ravine or a wooded lot. They will also pay more for a home on a hill. The higher the home on the hill, the greater the cost. Homes in Beverley Hills near Hollywood bears out this claim, the report asserts.

+ + +

- Miseries often melt before the medicine of mirth.
- Best way to kill time is to work it to death.
- Only hungry minds become educated.



## SPEAKERS AID CONFERENCE



PRINCIPAL SPEAKERS at the Saint John Conference were, left to right: James A. Lowden, President of C.A.R.E.B.; Milton Zides, Town Planner; Ernest Willis, President of the New Brunswick Real Estate Brokers, Inc. and Les Cooper, Chief Assessor, City of Saint John. Missing from the picture is Wally Macaulay, Barrister.

### NEW BRUNSWICK

Sixty members and guests recently attended the mid-term meeting of the New Brunswick Real Estate Brokers Inc., held in the Admiral Beatty Hotel Saint John, N.B.

The Officers for the association are:

Ernie Willis, Moncton, President; M. L. Neustadter, Saint John, Vice-President and Kenneth Brien, Fredericton, Secretary-Treasurer. The direc-

### HOLDS MEETING

tors are: Gordon Page, Reg. Vice-President of C. A. R. E. B.; Dave Lunney, Al Tingley and Paul Sherwood.

Principal speakers were James A. Lowden, President of C.A.R.E.B.; W. Macaulay, Barrister; Les Cooper, Chief Assessor for Saint John and Murray Zides, Town Planner.

(reprint from "News" the monthly newsletter of the Montreal Real Estate Board.)

The following story graphically illustrates how easily, and foolishly, a land speculative boom can be touched off.

In a recent issue The Daily Commercial News ran an announcement "Steinberg building supermarket, Verchères". To many readers this statement seemed rather curious. Verchères Village boasts only some 2,000 inhabitants and certainly does not offer an inducement today to a hard-headed organization like Steinberg whose research department knows exactly what concentration of population is required to justify the location of a supermarket. Within a few days the Daily Commercial News repeated the announcement with additional information — this time the heading read "Steinberg building supermarket at Beloeil, County Verchères".

It will appear, however, that some real estate agents read only the first announcement and for the past several weeks Verchères farmers have been interviewed by a stream of "eager beavers" offering ever higher prices for their farms.

## ALBERTA CITIES HEAD LIST

Two Alberta cities are expected to double their housing stocks before any other Canadian city, and within the next generation. These statistics were reported in the RAIC Committee of Inquiry Into the Residential Environment of Canada.

Calgary is the first city expected to double housing stocks. The anticipated year is shown in brackets: Calgary (1972); Edmonton (1977); London (1978); Toronto 1979; Montreal (1982); Vancouver (1982); Ottawa-Hull (1988) and all metro areas by 1983.

## NEW OFFICERS

The following slate of officers were elected to head the Medicine Hat Real Estate Board for 1960-61:

For president — Harold Mantz; Past President — Ben Stone; Vice-President Ron Craven and Secretary Treasurer — Len Flynn.

Directors are: Don Andrews, Joe Fisher, Henry Klaudt, Ryan Jones and Fred Hall.

The Medicine Hat Board has shown strong growth in membership the last two years and is presently forming a Co-operative Selling Association.

### REGINA - SASK.

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# PERSON TO PERSON



## Scholarship

... Melton's of Vancouver are offering a \$250 scholarship to students taking real estate courses under the Faculty of Commerce and Business Administration at U.B.C. The successful student must be a third year person taking the Urban Land Investment course ...

## accentuate your gifts

... how can a small town hope to compete with the big cities for industry, tourist business, casual traffic? The little town of Nanton, 53 miles south of Calgary has one asset few prairie towns enjoy—so they exploited it. "Canada's finest drinking water ... 100% pure" they call their H<sub>2</sub>O. The town has symbolized this so thoroughly that tourists drive miles out of their way to try "Canada's finest water."

What has your town got to offer?

## Any Old Ghosts?

... The Vancouver Real Estate Board has received a request from the B.C. Folklore Research asking them if they know of any haunted houses. The research people are positive that such exist for they say reliable sources reported homes with doors that opened mysteriously, noises in empty rooms and dishes rattling without reason. ...

## oldtimers

... three Ontario firms are celebrating their fiftieth anniversary this year. In Toronto Gibson Bros. Ltd. and J. A. Willoughby & Sons Ltd. In Niagara Falls — R. C. Young Realty Ltd. ...

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## It's Unbelievable

... Alderman Harold Menzies, chairman of Toronto's Board of Health has been told that there are over 2,000 out-houses in daily use in downtown Toronto. The claim was made by D. Mansur, who has retired from the post of chairman of the Metropolitan Housing Authority. If the claim is true, perhaps city enforcement of the health by-law will force slumlords to dispose of their properties creating an ideal situation whereby the city can take over the decayed premises for re-development ...

## Design Awards

... entries will be accepted up until September 9th for the best house designs in the low to middle bracket. Architects will submit their plans to the Canadian Housing Design Council, Ottawa. The Council was formed by public spirited academic and industrial leaders in 1956. Idea was to encourage a departure from the strawberry box-type homes usually found in the lower financial brackets ...

## Squandered Trust

... Oakville real estate broker Bert Schmidt was sentenced in June, to four months definite and two months indefinite for withdrawing \$500 held in trust for a purchaser ...

## turn back the clock

... C.A.R.E.B. President James Lowden while in Halifax attending a meeting with the Board, was awakened one morning to the sound of gun fire. Peering out the window he saw a brigantine under full sail firing her bow chaser as she proceeded up the harbour. Her shot was answered by the twelve pounder on Citadel Hill. Seemed as if his clock had turned back a century or two ... but, t'was only a Spanish training ship paying a courtesy call to Canadian waters ...

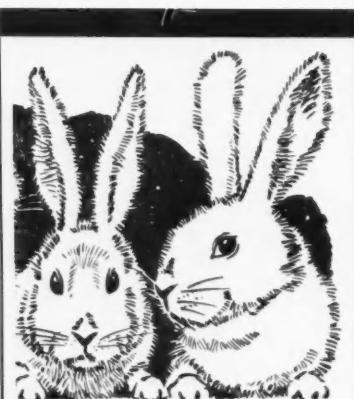
## King Solomon opinion

... two Burlington, Ontario, property owners had a real Hatfield-McCoyish feud going until a Supreme Court Judge declared a legal opinion. Joseph Kowal, operator of a picnic ground adjoining

## CALENDAR

17th Annual  
C.A.R.E.B. CONFERENCE  
October 2-5, 1960  
Royal York Hotel, Toronto

the residence of one Kiro Koleff, was ordered to park his "fumie old buses" elsewhere and to erect signs warning his paid guests to stop throwing garbage onto Koleff's property. The piece de résistance of the judgment was this: Kowal "must erect a fence some 20' from his abutting line." Thus another of the many universal "no man's land" has been established ...



They multiply too,  
IN EDMONTON

Population Doubled in a Decade

April, 1960: Metro Pop.

327,151

1950 Metro Pop.

160,000

## The EDMONTON JOURNAL

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41 Hollingsworth Bldg.
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McKeown Realities Ltd.,  
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Irwin Sargent and Lowes,  
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- **FORT WILLIAM, ONT.**  
G. R. Duncan & Co. Ltd.,  
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Roy Limited,  
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- **REGINA, SASK.**  
W. Clarence Mahon,  
350 Western Trust Bldg.
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Mr. Shu Suzuki and his brother Mr. M. Suzuki inspect the lighting in a Medallion home by the Suzuki Construction Company.

*(The "Light Conditioning" in this house has been entered in a Medallion Home contest.)*



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